

AFFORDABLE SALES GUIDELINES*

COUNTY HONOLULU			FAMILY SIZE:			4					
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$32,850	\$39,420	\$45,990	\$52,550	\$59,130	\$65,700	\$72,270	\$78,840	\$85,410	\$91,980	
5.760%	\$138,100	\$165,700	\$193,400	\$220,900	\$248,600	\$276,200	\$303,800	\$331,500	\$359,100	\$386,700	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$142,100	\$170,500	\$198,900	\$227,300	\$255,800	\$284,200	\$312,600	\$341,000	\$369,500	\$397,900	
5.750%	\$138,300	\$165,900	\$193,600	\$221,200	\$248,900	\$276,500	\$304,200	\$331,800	\$359,500	\$387,100	
6.000%	\$134,600	\$161,500	\$188,400	\$215,300	\$242,200	\$269,100	\$296,100	\$323,000	\$349,900	\$376,800	
6.250%	\$131,000	\$157,200	\$183,500	\$209,600	\$235,900	\$262,100	\$288,300	\$314,500	\$340,700	\$366,900	
6.500%	\$127,700	\$153,200	\$178,700	\$204,200	\$229,800	\$255,300	\$280,800	\$306,400	\$331,900	\$357,400	
6.750%	\$124,400	\$149,300	\$174,200	\$199,000	\$223,900	\$248,800	\$273,700	\$298,600	\$323,400	\$348,300	
7.000%	\$121,300	\$145,500	\$169,800	\$194,000	\$218,300	\$242,500	\$266,800	\$291,100	\$315,300	\$339,600	
7.250%	\$118,300	\$141,900	\$165,600	\$189,200	\$212,900	\$236,500	\$260,200	\$283,900	\$307,500	\$331,200	
7.500%	\$115,400	\$138,500	\$161,500	\$184,600	\$207,700	\$230,800	\$253,900	\$276,900	\$300,000	\$323,100	
7.750%	\$112,600	\$135,100	\$157,700	\$180,200	\$202,700	\$225,200	\$247,800	\$270,300	\$292,800	\$315,300	
8.000%	\$110,000	\$132,000	\$153,900	\$175,900	\$197,900	\$219,900	\$241,900	\$263,900	\$285,900	\$307,900	
8.250%	\$107,400	\$128,900	\$150,400	\$171,800	\$193,300	\$214,800	\$236,300	\$257,800	\$279,200	\$300,700	
8.500%	\$104,900	\$125,900	\$146,900	\$167,900	\$188,900	\$209,900	\$230,900	\$251,800	\$272,800	\$293,800	

1. Based on 2004 median income established by HUD for various family sizes.

Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing costs. Most income limits are proportionately based on very low-income limits. Thus, the four-person "60%" income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: 30 years

3. Housing expense of 28% of annual income.

4. Down payment of: 5% for those earning 140% and below median income;

5. Hula Mae Rate: 5.760% (Currently, Hula Mae funds are not available.)

Hula Mae Rate: 0.000%

6. Effective 4/06/04, Hula Mae income and purchase price limits are as follows:

Income limits by family size:

	1 or 2	3+	Purchase Price
Honolulu	\$78,840	\$91,980	\$441,562
Hawaii	\$62,600	\$71,990	\$250,875
Kauai	\$75,120	\$87,640	\$405,000
Maui	\$75,120	\$87,640	\$343,125

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COUNTY HAWAII			FAMILY SIZE: 4								
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$27,700	\$33,240	\$38,780	\$44,300	\$49,860	\$51,000	\$56,100	\$61,200	\$66,300	\$71,400	
5.760%	\$116,500	\$139,700	\$163,000	\$186,200	\$209,600	\$214,400	\$235,900	\$250,875	\$250,875	\$250,875	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$119,800	\$143,800	\$167,800	\$191,600	\$215,700	\$220,600	\$242,700	\$264,700	\$286,800	\$308,900	
5.750%	\$116,600	\$139,900	\$163,200	\$186,400	\$209,900	\$214,600	\$236,100	\$257,600	\$279,000	\$300,500	
6.000%	\$113,500	\$136,200	\$158,900	\$181,500	\$204,300	\$208,900	\$229,800	\$250,700	\$271,600	\$292,500	
6.250%	\$110,500	\$132,600	\$154,700	\$176,700	\$198,900	\$203,400	\$223,800	\$244,100	\$264,500	\$284,800	
6.500%	\$107,600	\$129,200	\$150,700	\$172,100	\$193,700	\$198,200	\$218,000	\$237,800	\$257,600	\$277,500	
6.750%	\$104,900	\$125,900	\$146,900	\$167,800	\$188,800	\$193,100	\$212,400	\$231,800	\$251,100	\$270,400	
7.000%	\$102,300	\$122,700	\$143,200	\$163,500	\$184,100	\$188,300	\$207,100	\$225,900	\$244,800	\$263,600	
7.250%	\$99,700	\$119,700	\$139,600	\$159,500	\$179,500	\$183,600	\$202,000	\$220,300	\$238,700	\$257,100	
7.500%	\$97,300	\$116,800	\$136,200	\$155,600	\$175,100	\$179,100	\$197,100	\$215,000	\$232,900	\$250,800	
7.750%	\$95,000	\$114,000	\$133,000	\$151,900	\$170,900	\$174,800	\$192,300	\$209,800	\$227,300	\$244,800	
8.000%	\$92,700	\$111,300	\$129,800	\$148,300	\$166,900	\$170,700	\$187,800	\$204,900	\$221,900	\$239,000	
8.250%	\$90,600	\$108,700	\$126,800	\$144,800	\$163,000	\$166,700	\$183,400	\$200,100	\$216,800	\$233,400	
8.500%	\$88,500	\$106,200	\$123,900	\$141,500	\$159,300	\$162,900	\$179,200	\$195,500	\$211,800	\$228,100	

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Hawaii	\$62,600	\$71,990	\$250,875
Kauai	\$75,120	\$87,640	\$405,000
Maui	\$75,120	\$87,640	\$343,125

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COUNTY			MAUI		FAMILY SIZE:			4				
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%		
\$ Income	\$33,950	\$40,740	\$47,530	\$54,300	\$61,110	\$60,700	\$66,770	\$72,840	\$78,910	\$84,980		
5.760%	\$142,700	\$171,300	\$199,800	\$228,300	\$256,900	\$255,200	\$280,700	\$306,200	\$331,800	\$343,125	Hula Mae	
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae	
5.500%	\$146,900	\$176,200	\$205,600	\$234,900	\$264,300	\$262,600	\$288,800	\$315,100	\$341,300	\$367,600		
5.750%	\$142,900	\$171,500	\$200,000	\$228,500	\$257,200	\$255,500	\$281,000	\$306,600	\$332,100	\$357,700		
6.000%	\$139,100	\$166,900	\$194,700	\$222,400	\$250,300	\$248,700	\$273,500	\$298,400	\$323,300	\$348,100		
6.250%	\$135,400	\$162,500	\$189,600	\$216,600	\$243,800	\$242,100	\$266,400	\$290,600	\$314,800	\$339,000		
6.500%	\$131,900	\$158,300	\$184,700	\$211,000	\$237,500	\$235,900	\$259,500	\$283,000	\$306,600	\$330,200		
6.750%	\$128,600	\$154,300	\$180,000	\$205,600	\$231,400	\$229,900	\$252,800	\$275,800	\$298,800	\$321,800		
7.000%	\$125,300	\$150,400	\$175,500	\$200,500	\$225,600	\$224,100	\$246,500	\$268,900	\$291,300	\$313,700		
7.250%	\$122,200	\$146,700	\$171,100	\$195,500	\$220,000	\$218,500	\$240,400	\$262,300	\$284,100	\$306,000		
7.500%	\$119,300	\$143,100	\$167,000	\$190,700	\$214,700	\$213,200	\$234,500	\$255,900	\$277,200	\$298,500		
7.750%	\$116,400	\$139,700	\$163,000	\$186,200	\$209,500	\$208,100	\$228,900	\$249,700	\$270,500	\$291,300		
8.000%	\$113,600	\$136,400	\$159,100	\$181,800	\$204,600	\$203,200	\$223,500	\$243,800	\$264,100	\$284,500		
8.250%	\$111,000	\$133,200	\$155,400	\$177,500	\$199,800	\$198,400	\$218,300	\$238,100	\$258,000	\$277,800		
8.500%	\$108,400	\$130,100	\$151,800	\$173,500	\$195,200	\$193,900	\$213,300	\$232,700	\$252,100	\$271,500		

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COUNTY			KAUAI			FAMILY SIZE:			4		
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%	
\$ Income	\$32,300	\$38,760	\$45,220	\$51,700	\$58,140	\$56,300	\$61,930	\$67,560	\$73,190	\$78,820	
5.760%	\$135,800	\$163,000	\$190,100	\$217,400	\$244,400	\$236,700	\$260,400	\$284,000	\$307,700	\$331,400	Hula Mae
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae
5.500%	\$139,700	\$167,700	\$195,600	\$223,600	\$251,500	\$243,500	\$267,900	\$292,300	\$316,600	\$341,000	
5.750%	\$135,900	\$163,100	\$190,300	\$217,600	\$244,700	\$237,000	\$260,700	\$284,300	\$308,000	\$331,700	
6.000%	\$132,300	\$158,800	\$185,200	\$211,800	\$238,200	\$230,600	\$253,700	\$276,800	\$299,800	\$322,900	
6.250%	\$128,800	\$154,600	\$180,400	\$206,200	\$231,900	\$224,600	\$247,000	\$269,500	\$292,000	\$314,400	
6.500%	\$125,500	\$150,600	\$175,700	\$200,900	\$225,900	\$218,800	\$240,700	\$262,500	\$284,400	\$306,300	
6.750%	\$122,300	\$146,800	\$171,200	\$195,800	\$220,200	\$213,200	\$234,500	\$255,800	\$277,200	\$298,500	
7.000%	\$119,200	\$143,100	\$166,900	\$190,900	\$214,600	\$207,800	\$228,600	\$249,400	\$270,200	\$291,000	
7.250%	\$116,300	\$139,600	\$162,800	\$186,100	\$209,300	\$202,700	\$223,000	\$243,200	\$263,500	\$283,800	
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8.000%	\$108,100	\$129,700	\$151,400	\$173,100	\$194,600	\$188,500	\$207,300	\$226,100	\$245,000	\$263,800	
8.250%	\$105,600	\$126,700	\$147,800	\$169,000	\$190,100	\$184,100	\$202,500	\$220,900	\$239,300	\$257,700	
8.500%	\$103,200	\$123,800	\$144,400	\$165,100	\$185,700	\$179,800	\$197,800	\$215,800	\$233,800	\$251,800	

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